

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/15/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steve Delos Ryant  
161 North Center  
American Fork, UT 84003

Lucinda Begaye Ryant  
aka Cindy Ryant  
161 North Center  
American Fork, UT 84003

Case Number:  
10-23067 JAB

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-8159  
xxx-xx-8162

Attorney for Debtor(s) (name and address):

Robert S. Payne  
Lincoln Law  
921 West Center Street  
Orem, UT 84057  
Telephone number: (801) 224-8282

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111  
Telephone number: (801) 596-2884

**Meeting of Creditors**

Date: **April 23, 2010**

Time: **11:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **7/22/10**

For a governmental unit (except as otherwise provided  
in Fed. R. Bankr. P. 3002 (c)(1): **9/13/10**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts:** 6/22/10

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections**

The debtor has filed a plan. The hearing on confirmation and any filed objections under Standing Order Number 1 [Local Rule 2003-1(a), 2083-1(c),(e) and (g), 5005-1(b)(1) or 6070-1(c)(4)] will be held:

Date: **6/1/10** , Time: **10:30 AM** , Location: **U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 3/30/10

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9L(12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Standing Order Number 1 [Local Rule 6070-1(c)(1)(2)(3)].
— Refer to Other Side for Important Deadlines and Notices —	

B10 (Official Form 10) (12/08)

<b>UNITED STATES BANKRUPTCY COURT District of Utah</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: Steve Delos Ryant Lucinda Begaye Ryant		Case Number: 10-23067
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent:	<b>Strike any pre-printed text if incorrect AND type or print correct information</b>	Court Claim Number: _____ (If known)
Telephone number:	Filed on: _____ <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case	
Name and address where payment should be sent (if different from above):		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  <b>Amount entitled to priority:</b> \$ _____  <i>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
Telephone number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> ____%  <b>Amount of arrearage and other charges as of time case filed included in secured claim, if any:</b> \$ _____ <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		<b>FOR COURT USE ONLY</b>  <b>Please mail this claim form to:</b>  <b>U.S. Bankruptcy Court</b> <b>350 South Main St., Rm. 301</b> <b>Salt Lake City, Utah 84101</b>
<b>Date:</b>	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

**B10 (Official Form 10) (12/08) - Cont.**

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS**

**INFORMATION**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

**Claim**

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

# Certificate of Service Page 5 of 6

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 10-23067

User: dlj  
Form ID: rab9i

Page 1 of 2  
Total Noticed: 60

Date Rcvd: Mar 30, 2010

The following entities were noticed by first class mail on Apr 01, 2010.

db/jdb +Steve Delos Ryant, Lucinda Begaye Ryant, 161 North Center, American Fork, UT 84003-1648  
aty +Robert S. Payne, Lincoln Law, 921 West Center Street, Orem, UT 84057-5203  
6938628 +Accounts Receivables Management, PO Box 129, Thorofare, NJ 08086-0129  
6938629 +Allied Interstate, PO Box 361774, Columbus, OH 43236-1774  
6938631 +Capital Management Services, 726 Exchange Street Ste 700, Buffalo, NY 14210-1464  
6910959 +Cba Collection Bureau, PO Box 5013, Hayward, CA 94540-5013  
6938632 +Central Utah Clinic, PO Box 30079, Salt Lake City, UT 84130-0079  
6910960 +Check City, PO Box 970183, Orem, UT 84097-0183  
6910961 +Check Marters, 33 West Main St, American Fork, UT 84003-2317  
6910964 +Clark County Collectio, 8860 W Sunset Rd Ste 100, Las Vegas, NV 89148-4899  
6938633 +Collection Bureau of America, PO Box 5013, Hayward, CA 94540-5013  
6910965 +Collection Srvs Bureau, 3355 Washington Bv, Ogden, UT 84401-4105  
6938635 +Dollar Loan Center, 1789 W 7800 S, West Jordan, UT 84088-4017  
6938636 +EZ Loan Services, 2028 East St Elmo, Austin, TX 78744-1018  
6910966 +Family 1st Fcu, 175 E 200 S, Orem, UT 84058-5519  
6910967 Gentry Fin, 25331 1h 10 West, San Antonio, TX 78257  
6938637 +George E. Hatfield, 9802 North 5740 West, Highland, UT 84003-9198  
6910968 +Hilary K. Brewster, 1420 South 500 West, Salt Lake City, UT 84115-5149  
6910969 +Ihc, 2790 Decker Lake Dr, West Valley City, UT 84119-2057  
6910971 +Institute For Cognitive Therapy, 560 South State, Suite G1, Orem, UT 84058-6397  
6938639 +Knight Adjustment Bureau, 404 E 4500 S Suite A-34, Salt Lake City, UT 84107-2710  
6938640 +Kroger Check Recovery Center, PO Box 30650, Salt Lake City, UT 84130-0650  
6938644 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
6938641 +Laboratory Corp, PO Box 2240, Burlington, NC 27216-2240  
6938642 +Larry H. Miller, 9350 S 150 E No. 1000, Sandy, UT 84070-2721  
6938645 +Lending Edge Recovery Solutions, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
6910972 +Les Schwab Tire Center, PO Box 5350, Bend, OR 97708-5350  
6938646 +Lone Peak Anesthesia LC, 1954 E Fort Union Blvd, Salt Lake City, UT 84121-6800  
6910974 +Mountainland Collectio, PO Box 1280, American Fork, UT 84003-6280  
6910975 +Mtn Land Col, PO Box 1280, American Fork, UT 84003-6280  
6910976 +N.a.r. Inc, 10 W Broadway Ste 610, Salt Lake City, UT 84101-2041  
6938648 +National Asset Recovery Services Inc., PO Bos 701, Chesterfield, MO 63006-0701  
6910977 +Nebo Financial Service, 149 N Main St, Spanish Fork, UT 84660-1724  
6938649 +North Valley Emergency Physicians, PO Box 808, Grand Rapids, MI 49518-0808  
6938650 +Olson Shaner Attorney, PO Box 3898, Salt Lake City, UT 84110-3898  
6910978 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100, Norfolk, VA 23502)  
6933851 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067  
6910980 +QC Finance #716, 67 E 1000 N, Spanish Fork, UT 84660-1200  
6910981 +Quinn M Kofford P.C., 43 N 470 W, American Fork, UT 84003-2267  
6910982 +Revenue Cycl, 3 Westbrook Corpor, Westchester, IL 60154-5703  
6910983 +Security Fin, Attn: Bankruptcy, PO Box 1893, Spartanburg, SC 29304-1893  
6938653 +Utah County Division of Substance Abuse, Health & Justice Building, 151 South University Ave, Suite 3200, Provo, UT 84601-4427  
6910984 +Utah Title Loan, 1050 South State Street, Orem, UT 84097-7104  
6938654 +Utah Valley Radiology, PO Box 657, Orem, UT 84059-0657

The following entities were noticed by electronic transmission on Mar 30, 2010.

tr +E-mail/Text: elarsen@chl3kra.com Kevin R. Anderson tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408  
6938630 +EDI: RMCB.COM Mar 30 2010 19:33:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935  
6910956 +EDI: AGFINANCE.COM Mar 30 2010 19:33:00 American General Finan, 600 N Royal Ave., Evansville, IN 47715-2612  
6910957 +EDI: ACCE.COM Mar 30 2010 19:33:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036  
6910958 +E-mail/Text: banko@bonncoll.com Bonneville Billing, 1186 E 4600 S Ste 100, Ogden, UT 84403-4896  
6910962 +Fax: 614-760-4092 Mar 31 2010 01:01:47 Checksmart, 419 South State Street, Orem, UT 84058-6301  
6910963 +EDI: PHINARCADIA.COM Mar 30 2010 19:33:00 Citi Auto, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981  
6938634 +EDI: CCS.COM Mar 30 2010 19:33:00 Credit Collection Services, PO Box 587 Needham, Needham Heights, MA 02494-0011  
6938638 +EDI: HFC.COM Mar 30 2010 19:33:00 Household Bank, PO Box 60102, City of Industry, CA 91716-0102  
6938643 +EDI: PHINPLAZA.COM Mar 30 2010 19:33:00 Law Offices of Mitchell N. Kay P.C., 7 Penn Plaza, New York, NY 10001-3967  
6938647 +EDI: MID8.COM Mar 30 2010 19:33:00 MCM, Dept. 12421, PO Box 603, Oaks, PA 19456-0603  
6910973 +EDI: MID8.COM Mar 30 2010 19:33:00 Midland Credit Management, Po Box 939019, San Diego, CA 92193-9019  
6930063 +EDI: MID8.COM Mar 30 2010 19:33:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
6938651 +E-mail/Text: premierrecovery@hotmail.com Premier Recovery Services LLC, PO Box 708921, Sandy, UT 84070-8921  
6910979 +E-mail/Text: ejones@gopfs.com Prestige Financial Svc, P O Box 26707, Salt Lake City, UT 84126-0707  
6938652 +E-mail/Text: bklaw@qwest.com Qwest, PO Box 29039, Phoenix, AZ 85038-9039

TOTAL: 16

District/off: 1088-2  
Case: 10-23067

User: dlg  
Form ID: rab9i

Page 2 of 2  
Total Noticed: 60

Date Rcvd: Mar 30, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6910970\* +Ihc, 2790 Decker Lake Dr, West Valley City, UT 84119-2057

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

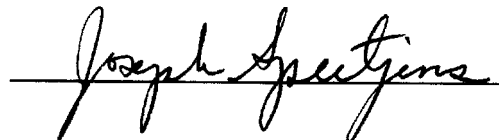
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.